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Substitute for form 1449/PTO  <h1>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h1>  <i>(Use as many sheets as necessary)</i>				<b>Complete if Known</b>	
				Application Number	09/991,894-Conf. #4186
				Filing Date	November 13, 2001
				First Named Inventor	Scott Lascelles
				Art Unit	3694
				Examiner Name	S. Malhotra
				Attorney Docket Number	132538-1016
Sheet	1	of	3		

[illegible]

<b>FOREIGN PATENT DOCUMENTS</b>						
<b>Examiner Initials*</b>	<b>Cite No.<sup>1</sup></b>	<b>Foreign Patent Document</b>	<b>Publication Date</b>	<b>Name of Patentee or Applicant of Cited Document</b>	<b>Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear</b>	<b>T<sup>6</sup></b>
		<b>Country Code<sup>3</sup>-Number<sup>4</sup>-Kind Code<sup>5</sup> (<i>if known</i>)</b>	<b>MM-DD-YYYY</b>			

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	C1	Defendant Citibank's Answer; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 2, 2010 (6 pages).	
	C2	Defendant Zions First National Bank's Answer and Counterclaim; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 14, 2010 (8 pages).	
	C3	Defendant Zions First National Bank's Amended Answer and Counterclaim; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 19, 2010 (8 pages).	
	C4	Defendant Capital One's Answer and Counterclaim; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed April 19, 2010 (7 pages).	
	C5	Plaintiff's Reply to Amended Counterclaim of Defendant Zions First National Bank; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 5, 2010 (4 pages).	
	C6	Plaintiff's Reply to Counterclaim of Defendant Capital One Bank; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed May 10, 2010 (5 pages).	
	C7	Defendant Chase Bank's Answer and Counterclaim; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed July 12, 2010 (8 pages).	
	C8	Defendant Harris Bank's Answer, Affirmative Defenses and Counterclaims; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed July 19, 2010 (14 pages).	
	C9	Plaintiff's Reply to Counterclaims of Defendant Chase Bank; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed August 2, 2010 (5 pages).	
	C10	Plaintiff's Reply to Counterclaims of Defendant Harris Bank; NextCard, LLC v. Chase Bank USA, N.A., et al.; Civil Action No. 2:09-cv-394-TJW, in the U.S. District Court for the Eastern District of Texas, Marshall Division, filed August 9, 2010 (6 pages).	

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	C11	Non-Final Office Action mailed 09/14/2010, in U.S. Application Serial No. 09/932,498.	
	C12	"Fannie Partnership to Put Underwriting System on Web," Steven Marjanovic, American Banker, Vol. 163, Issue 207, pg. 15, October 28, 1998 (3 pages).	
	C13	Notice of Allowance mailed 10/15/2010, in U.S. Application Serial No. 10/901,715.	

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